

Jerry has been a strong partner and advocate for the needs of the Delta, and I have enjoyed our working relationship. Please join me in congratulating Jerry for his dedicated service, and in wishing him luck in his future endeavors.

#### PERSONAL EXPLANATION

### HON. JAMES P. McGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 5, 2019

Mr. McGOVERN. Madam Speaker, I was unavoidably absent on Tuesday, December 3rd, and Wednesday, December 4th.

On Roll Call Vote No. 643, on passage of H. Res. 546, disapproving the Russian Federation inclusion in future Group of Seven summits until it respects the territorial integrity of its neighbors and adheres to the standards of democratic societies, if I had been present, I would have voted YES.

On Roll Call Vote No. 644, on passage of S. 178, the Uighur Intervention and Global Humanitarian Unified Response Act (UGHUR Act), if I had been present, I would have voted YES.

On Roll Call Vote No. 645, on ordering the Previous Question to H. Res. 739, if I had been present, I would have voted YES.

On Roll Call Vote No. 646, on passage of H. Res. 739, the rule providing for consideration of H.R. 2534, the Insider Trading Prohibition Act, if I had been present, I would have voted YES.

On Roll Call Vote No. 647, on passage of S. 151, the Pallone-Thune Telephone Robocall Abuse Criminal Enforcement and Deterrence Act, if I had been present, I would have voted YES.

#### CELEBRATING THE 100TH BIRTHDAY OF FRANCES BARBER McCOMMONS

### HON. J. LUIS CORREA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 5, 2019

Mr. CORREA. Madam Speaker, I rise today to celebrate the 100th birthday of Frances Barber McCommons from the City of Anaheim, California.

Born on November 10, 1919 in McCrory, Arkansas, Frances has lived a rich and blessed life filled with raising her five children and serving others in her neighborhood and at her church where she was a Sunday School teacher of 4- and 5-year-olds for more than 50 years.

Frances spent her childhood in Arkansas as the eldest of seven children. She graduated at 16 as class salutatorian. At 18, Frances married her childhood sweetheart, J.R. McCommons, and started life as a farmer's wife. Frances, J.R., and their first four children were honored in 1949 as "The Farm Family of the Year for Woodruff County." Frances and J.R. were married 58 years and were true life partners.

In 1955, the family moved to California, settling in Anaheim, where they lived in a neighborhood in East Anaheim surrounded by or-

ange groves. It was here that they had another child. All five of their children would later attend and graduate from Anaheim High School.

Frances and J.R. were lay leaders in the Orange County Southern Baptist Association and helped start two churches: Crescent Southern Baptist Church in Anaheim and Lincoln Avenue Baptist Church in Orange.

In 1966, Frances and J.R.'s son, Michael McCommons, was killed in Vietnam while serving in the United States Army. He was posthumously awarded The Bronze Star with the V Device for Valor and Heroism in Combat and The Purple Heart. As a Gold Star Mother, Frances served veterans' organizations and worked with other Gold Star Mothers to support veterans and families of those who were killed in service to their country.

For many years, Frances's personal ministry was encouraging and celebrating others' achievements, birthdays, and other life events through personal notes, cards, and letters. Frances remained involved in the lives of the children she taught in Sunday School and continued to celebrate their lives with them through adulthood.

Her life revolves around her immediate family and her large extended family, including eight grandchildren and eight great-grandchildren. She is still an avid reader and remains interested in current events and the news. As someone whose livelihood was once dependent on the farm, Frances still loves watching the changes in the weather.

Please join me in wishing my constituent, Frances Barber McCommons, a happy 100th birthday and many more years of good health and happiness.

#### INTRODUCTION OF THE BANK MERGER REVIEW MODERNIZATION ACT

### HON. JESÚS G. "CHUY" GARCÍA

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 5, 2019

Mr. GARCÍA of Illinois. Madam Speaker, I rise today to support the Bank Merger Review Modernization Act.

When big banks get bigger, consumers and taxpayers usually end up losing.

Unprecedented concentration in the banking sector is hurting consumers, who pay more for critical financial services when their banks are merged out of existence. Since the 1980s, consolidation has swept the banking industry, with the number of FDIC-insured banks in the United States dropping from more than 15,000 in 1984 to less than 5,000 in 2018. Numerous studies have shown that bank mergers are associated with higher costs of credit, reductions in lending, and decreases in small business formation and local property prices.

Concentration in the banking sector also poses risks to financial stability. A wave of bank mergers by Bank of America, Citigroup, JPMorgan, and Wells Fargo in the late 1990s created the "too-big-to-fail" banks that became so central to the 2008 financial crisis.

Rather than scrutinizing the considerable risks that bank mergers pose, the regulatory agencies tasked with reviewing these mergers have increasingly "rubber stamped" them. Bank merger approval rates are at historic highs.

Last month, the Federal Reserve and FDIC approved the largest merger since the crash when they gave the green light to the merger between BB&T and SunTrust.

I am concerned that the reviewing agencies are not giving adequate attention to the systemic risks that these giant megabanks pose. I am also concerned that the considerable harms to consumers are not being considered when mergers are reviewed. The Bank Merger Review Modernization Act strengthens the bank merger review process to give the CFPB and consumers a voice, and to require that the systemic costs of too big to fail institutions are taken into full account.

I urge this body to curb the creation of too big to fail banks and pass this bill.

#### RECOGNIZING CHRISTOPHER FOSS

### HON. ERIC SWALWELL

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 5, 2019

Mr. SWALWELL of California. Madam Speaker, I rise to recognize the dutiful work of my constituent, Dublin City Manager Christopher Foss, on the occasion of his retirement after nearly 40 years of service in local government.

Chris began his career in local government as a deputy city manager for Burbank, California, where he eventually served as the economic development director. In these roles, he enriched Burbank's economy and local business environment.

In 1999, Chris began serving as the economic development director for my hometown of Dublin. He implemented a variety of economic development programs to bolster and retain the business community. Under Chris, Dublin's economy flourished, and his work has had a lasting impact on the economic endurance and vitality of the Tri-Valley.

Chris served five years as assistant city manager before being promoted to city manager in 2014. His five-and-a-half-year tenure as city manager can be characterized by his superb relationship building, sound fiscal practices, and collaborative leadership style.

Under Chris' leadership, Dublin vastly expanded its network of parks, constructed a new affordable housing project as well as key commercial projects, and increased its footprint in the medical and biotech communities.

Our community also has Chris to thank for the construction of several community facilities. One such example is the School of Imagination, to serve children with special needs. The influx of new jobs and services through these projects supports the sustainability of economic progress in our community.

Chris draws support from his amazing family. That network includes his loving wife Lisa, son Jordan, daughter-in-law Lizzie, and grandson Henry.

I want to thank Chris for the contributions he has made to the communities he has served, especially Dublin. His passionate leadership and enduring commitment to our community are very much appreciated.